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Official Form 1 (4/07)		<del>oannone</del>		90 - 0	. 10	
	States Bankı orthern District					Voluntary Petition
Name of Debtor (if individual, enter Last, Fire <b>Ewart, James M. R.</b>	st, Middle):		Name	of Joint D	Debtor (Spouse	e) (Last, First, Middle):
All Other Names used by the Debtor in the las (include married, maiden, and trade names):	t 8 years		All O (inclu	ther Name de married	s used by the did not and	Joint Debtor in the last 8 years d trade names):
Last four digits of Soc. Sec./Complete EIN or xxx-xx-7796	other Tax ID No. (if mor	re than one, state	all) Last f	our digits	of Soc. Sec./C	Complete EIN or other Tax ID No. (if more than one, state a
Street Address of Debtor (No. and Street, City 1249 Dover Lane Elk Grove Village, IL	, and State):	ZID Codo	Street	Address o	of Joint Debtor	or (No. and Street, City, and State):
County of Residence or of the Principal Place		ZIP Code <b>60007</b>	Coun	ty of Pacid	lance or of the	ZIP Code e Principal Place of Business:
Cook	of Business:		Coun	ly of Resid	ience of of the	e Finicipal Flace of Business.
Mailing Address of Debtor (if different from s	treet address):		Maili	ng Address	s of Joint Debt	otor (if different from street address):
	Г	ZIP Code				ZIP Code
Location of Principal Assets of Business Debt (if different from street address above):	or		•			,
Type of Debtor (Form of Organization)		of Business			•	r of Bankruptcy Code Under Which Petition is Filed (Check one box)
(Check one box)  ■ Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  □ Corporation (includes LLC and LLP)  □ Partnership  □ Other (If debtor is not one of the above entities check this box and state type of entity below.)		eal Estate as of 101 (51B)  oker  mpt Entity , if applicable) exempt organ of the United	nization States	define	oter 9 oter 11 oter 12 oter 13 are primarily code in 11 U.S.C. 3 rred by an indiv.	•
Filing Fee (Check	one box)			one box:		Chapter 11 Debtors
■ Full Filing Fee attached  □ Filing Fee to be paid in installments (appliattach signed application for the court's co is unable to pay fee except in installments.  □ Filing Fee waiver requested (applicable to attach signed application for the court's co	nsideration certifying the Rule 1006(b). See Office chapter 7 individuals of the second chapter 7 indi	hat the debto cial Form 3A. only). Must	Check	Debtor is c if: Debtor's to inside c all applic A plan is Acceptan	aggregate nor rs or affiliates; able boxes: s being filed waters of the pla	ness debtor as defined in 11 U.S.C. § 101(51D). business debtor as defined in 11 U.S.C. § 101(51D). business debtor as defined in 11 U.S.C. § 101(51D). business debtor as defined in 11 U.S.C. § 101(51D). business debtor as defined in 11 U.S.C. § 101(51D). business debtor as defined in 11 U.S.C. § 101(51D). business debtor as defined in 11 U.S.C. § 101(51D).
Statistical/Administrative Information  ☐ Debtor estimates that funds will be availab	le for distribution to ur	nsecured cred	itors.			THIS SPACE IS FOR COURT USE ONLY
■ Debtor estimates that, after any exempt prothere will be no funds available for distribution			e expens	es paid,		
Estimated Number of Creditors	nion to unsecured cred	intors.				†
1- 50- 100- 200- 49 99 199 999 ■ □ □ □	1,000- 5,001- 5,000 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000	
Estimated Assets	П ф100 001 г		0.001			7
\$0 to \$10,000 to \$100,000	\$100,001 to \$1 million		0,001 to million	_	fore than 100 million	]
Estimated Liabilities    \$0 to	\$100,001 to \$1 million		0,001 to		Nore than 100 million	

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FORM B1 Page 2

Official Form	1 (4/07)		FORM B1, Page 2
Voluntar	y Petition	Name of Debtor(s):  Ewart, James M. R.	
(This page mu	st be completed and filed in every case)		
	All Prior Bankruptcy Cases Filed Within Las	t 8 Years (If more than two, attach ac	lditional sheet)
Location Where Filed:	- None -	Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
Pe	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more tha	n one, attach additional sheet)
Name of Debt - None -	or:	Case Number:	Date Filed:
District:		Relationship:	Judge:
forms 10K a pursuant to S and is reques	Exhibit A  soleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.)  A is attached and made a part of this petition.	(To be completed if debtor is an individua I, the attorney for the petitioner name have informed the petitioner that [he 12, or 13 of title 11, United States Co	) (Date)
	Exhor own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	nibit C  pose a threat of imminent and identifiable	e harm to public health or safety?
Exhibit  If this is a join	leted by every individual debtor. If a joint petition is filed, ea D completed and signed by the debtor is attached and made	a part of this petition.	a separate Exhibit D.)
	Information Regardin	ng the Debtor - Venue	
	(Check any ap Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for There is a bankruptcy case concerning debtor's affiliate, go Debtor is a debtor in a foreign proceeding and has its principal District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	al place of business, or principal asse a longer part of such 180 days than i eneral partner, or partnership pending cipal place of business or principal as s in the United States but is a defenda	n any other District. in this District. sets in the United States in nt in an action or
	Statement by a Debtor Who Resides (Check all app		у
	Landlord has a judgment against the debtor for possession		complete the following.)
	(Name of landlord that obtained judgment)  (Address of landlord)		
	Debtor claims that under applicable nonbankruptcy law, the permitted to cure the entire monetary default that gave rise possession was entered, and		
	Debtor has included in this petition the deposit with the coafter the filing of the petition.	ourt of any rent that would become du	e during the 30-day period

Signatures

## Official Form 1 (4/07) Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Ewart, James M. R.

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

### X /s/ James M. R. Ewart

Signature of Debtor James M. R. Ewart

 $\mathbf{X}$ 

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

September 20, 2007

Date

### Signature of Attorney

## X /s/ Lorraine M. Greenberg ARDC No.:

Signature of Attorney for Debtor(s)

#### Lorraine M. Greenberg ARDC No.: 03129023

Printed Name of Attorney for Debtor(s)

#### Lorraine Greenberg and Associates LLC

Firm Name

20 E. Jackson Blvd. Suite 800 Chicago, IL 60604

Address

## Email: lgreenberg@greenberglaw.net 312-408-0007 Fax: 312-264-5620

Telephone Number

**September 20, 2007** 

Date

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

 $\mathbf{X}$ 

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

## United States Bankruptcy Court Northern District of Illinois

In re	James M. R. Ewart		Case No.	
		Debtor(s)	Chapter	7

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] \_\_\_\_

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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## Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ James M. R. Ewart	
	James M. R. Ewart	

requirement of 11 U.S.C. § 109(h) does not apply in this district.

Date: **September 20, 2007** 

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Form 6-Summary (10/06)

## **United States Bankruptcy Court Northern District of Illinois**

In re	James M. R. Ewart		Case No		_
-		Debtor	,		
			Chapter	7	
			•		Ī

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	14,675.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		10,865.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	8		79,783.63	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,340.64
J - Current Expenditures of Individual Debtor(s)	Yes	1			2,339.00
Total Number of Sheets of ALL Schedu	ıles	19			
	T	otal Assets	14,675.00		
			Total Liabilities	90,648.63	

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Official Form 6 - Statistical Summary (10/06)

## **United States Bankruptcy Court Northern District of Illinois**

In re	James M. R. Ewart		Case No.		
-		Debtor ,			
			Chapter	7	

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

### State the following:

Average Income (from Schedule I, Line 16)	2,340.64
Average Expenses (from Schedule J, Line 18)	2,339.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	3,557.10

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		5,465.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		79,783.63
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		85,248.63

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Form	B6A
(10/0	5)

In re	James M. R. Ewart	Case No	
_		Debtor	

## SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
--------------------------------------	--	---	--	----------------------------

None

Sub-Total > **0.00** (Total of this page)

Total > **0.00** 

(Report also on Summary of Schedules)

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Form	<b>R6</b> I
1 OIIII	DO
(10/04)	5)

In re	James M. R. Ewart	Case No.	
-		, Debtor	

## SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	cash on hand	-	40.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X		
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	household goods and furnishings; linens, dishes pots & pans, housewares; computer;	, J	1,500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	x		
6.	Wearing apparel.	necessary personal clothing; bible; textbooks; pictures	-	500.00
7.	Furs and jewelry.	watch; bracelet	-	210.00
8.	Firearms and sports, photographic, and other hobby equipment.	x		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	term life insurance policy	-	0.00
10.	Annuities. Itemize and name each issuer.	x		
		(Tota	Sub-Tot al of this page)	al > <b>2,250.00</b>

**2** continuation sheets attached to the Schedule of Personal Property

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Form B6B (10/05)

In re	James M. R. Ewart	Case No.

Debtor

## SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	Х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.		100% ownership in Circle Press, a sole proprietorship, published pamphlet written by Debtor	-	0.00
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
			(T	Sub-Total of this page)	al > <b>0.00</b>
			(1	otar or tills page)	

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

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Form B6B (10/05)

In re	James M. R. Ewart	Case No.
		· · · · · · · · · · · · · · · · · · ·

Debtor

## SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.		copyrights	-	0.00
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	:	2002 Ford Mustang (50,150 miles)	-	10,925.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.		pamphlets written by Debtor and printed by Circle Press and predecessor publisher (wholesale value	-	1,500.00
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > 12,425.00 (Total of this page)

Total >

14,675.00

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Form B60 (4/07)

In re	James M. R. Ewart	Case No.	

Debtor

## SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
☐ 11 U.S.C. §522(b)(2)	
■ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on Hand cash on hand	735 ILCS 5/12-1001(b)	40.00	40.00
Wearing Apparel necessary personal clothing; bible; textbooks; pictures	735 ILCS 5/12-1001(a)	500.00	500.00
Furs and Jewelry watch; bracelet	735 ILCS 5/12-1001(b)	210.00	210.00
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u> 2002 Ford Mustang (50,150 miles)	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	2,400.00 3,125.00	10,925.00
Inventory pamphlets written by Debtor and printed by Circle Press and predecessor publisher (wholesale value)	735 ILCS 5/12-1001(b)	625.00	1,500.00

Total: 6,900.00 13,175.00

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Official Form 6D (10/06)

In re	James M. R. Ewart	Case No	-
_		Debtor	

## SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P.

name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

		_		-		- 1		
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	CONTINGEN	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.			Purchase Money Security	T	Ę			
Meadows Credit Union 3350 Salt Creek Lane Suite 100 Arlington Heights, IL 60005		-	2002 Ford Mustang (50,150 miles)  Value \$ 10,925.00		D		5,400.00	0.00
Account No. xxxxxxx1400			Opened 4/27/05 Last Active 7/09/07					
Meadows Credit Union 3350 W Salt Creek Ln Ste Arlington Heights, IL 60005		-	Automobile					
			Value \$ 0.00				5,465.00	5,465.00
Account No.			Value \$					
Account No.								
			Value \$					
continuation sheets attached	_	•	(Total of t	Sub his			10,865.00	5,465.00
			(Report on Summary of So		ota lule		10,865.00	5,465.00

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Official Form 6E (4/07)

In re	James M. R. Ewart		Case No.	
		Debtor		

### SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Contingent." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed the column labeled "Unliquidated." If the claim is disputed the column labeled "Unliquidated." If the claim is disputed the column labeled "Unliquidated." If the claim is disputed the column labeled "Unliquidated." If the claim is disputed the column labeled "Unliquidated." If the claim is disputed the column labeled "Unliquidated."

"Disputed." (You may need to place an "X" in more than one of these three columns.)  Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.  Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priolisted on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.  Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitle priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.	iority e under ed to
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.	
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)	
Domestic support obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible rel such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).	lative of
☐ Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment or the order for relief. 11 U.S.C. § 507(a)(3).	of a trus
■ Wages, salaries, and commissions  Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent s representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).	
☐ Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busi whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).	iness,
☐ Certain farmers and fishermen  Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).	
□ Deposits by individuals  Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not oprovided. 11 U.S.C. § 507(a)(7).	delivere
☐ Taxes and certain other debts owed to governmental units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).	
☐ Commitments to maintain the capital of an insured depository institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Fed Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).	leral
☐ Claims for death or personal injury while debtor was intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or an substance. 11 U.S.C. § 507(a)(10).	nother

continuation sheets attached

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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Official Form 6F (10/06)

In re	James M. R. Ewart	Case No.
-		Debtor

## SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the

claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNLLQULDAT	ΙF	AMOUNT OF CLAIM
Account No. xxxx-xxxx-xxxx-6203				Ť	T E		
Advanta Bank Corp P.O. Box 8088 Philadelphia, PA 19101-8088		_			D		4,000.00
Account No. xxxx-xxxx-xxxx-8986			Chase Bank				
Alliance One Receivables Mgmt PO Box 510477 Livonia, MI 48151-0477		_					0.00
Account No. xxxxxxxxxxxx8815			Capital One FSB	$\vdash$	H		0.00
Alliance One Receivables Mgmt, Inc PO Box 211128 Eagan, MN 55121-1128		-	Сарнаі Опе РЭБ				0.00
Account No. xxxx-xxxx-1791			Opened 6/11/04 Last Active 11/23/05	$\vdash$			
Bank of America Nc4-105-03-14 4161 Peidmont Pwy Greensboro, NC 27420		-	CreditCard				3,900.00
continuation sheets attached		•		Subi			7,900.00
			(Total of t	his	pag	ge)	,

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Official Form 6F (10/06) - Cont.

In re	James M. R. Ewart	Case No	
_		Debtor	

	_	_				_	
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	CON	U N		
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C J M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	T I N G E N	IQUIDA	ISPUTED	AMOUNT OF CLAIM
Account No. xxxx-xxxx-xxxx-8439			Opened 1/01/05 Last Active 11/18/05	٦т	T E		
Bank of America Nc4-105-03-14 4161 Peidmont Pwy Greensboro, NC 27420		_	CreditCard		D		3,000.00
Account No. xxxxxxxxxxx5431			Opened 12/01/06 Last Active 1/01/07				
Bur Col Reco 7575 Corporate Way Eden Prairie, MN 55344		_	Cingular Wireless Chicago				715.00
Account No. xxxxxxxxxxxxx1081			Opened 9/01/06 Last Active 6/01/07				
Cach Llc 370 17th St Ste 5000 Denver, CO 80202		_	Collection Household Bank				795.00
Account No. xxxx5466			Opened 5/11/07 Last Active 8/01/07	+	t		
Calvary Portfolio Services 7 Skyline Dr 3rd Floor Hawthorne, NY 10532		_	Collection 08 Bank Of America				0.00
Account No. xxxxxxxx9116			Opened 9/17/05 Last Active 12/07/05	+		$\vdash$	
Capital One Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091		_	CreditCard				804.00
Sheet no1 of _7 sheets attached to Schedule of				Sub			5,314.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	3,317.00

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Official Form 6F (10/06) - Cont.

In re	James M. R. Ewart	Case No
-		Dahtor,

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	_ c	U	D	7	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	N L QU L DAT	D I S P U T E D	3	AMOUNT OF CLAIM
Account No. xxxx-xxxx-xxxx-8889	]			'	Ė			
Capital One Bank P.O. Box 790217 Saint Louis, MO 63179-0217		-						10,000.00
Account No. xxxxxxxxxxxx1517			7812602500098815	1	T	T	1	
Capital One FSB PO Box 60067 City Of Industry, CA 91716		-						20, 200, 20
	L			丄	L		_	28,200.00
Account No. xxxx-xxxx-xxxx-8439  Cavalry Portfolio Services, LLC P.O. Box 1017  Hawthorne, NY 10532		-	Bank of America					0.00
Account No. xxxxxxxx1098  Chase			Opened 8/13/04 Last Active 12/02/05 CreditCard					
Attn: Correspondence Dept/Bankruptcy Po Box 15919 Wilmington, DE 19850		-						10,998.00
Account No. xxxx-xxxx-6536	t	T	Opened 8/17/04 Last Active 12/04/05	+	T	t	$\dagger$	
Chase 800 Brooksedge Blvd Westerville, OH 43081		_	CreditCard					4,500.00
Sheet no. 2 of 7 sheets attached to Schedule of				Sub	tota	al	1	E2 C00 C0
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	М	53,698.00

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Official Form 6F (10/06) - Cont.

In re	James M. R. Ewart	Case No.	
_		Debtor ,	

CREDITOR'S NAME,	Ç	Н	usband, Wife, Joint, or Community		c T	U	D	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A H		[	CONTINGEN	NL I QU I DAT	ISPUTED	AMOUNT OF CLAIM
Account No. xxxxx0507					Т	T E D		
Cingular Wireless P.O. Box 6428 Carol Stream, IL 60197-6428		_				D		800.00
Account No. xxxx-xxxx-xxxx-8244	+		FIA Card Services					
Creditors Interchange 80 Holtz Drive Buffalo, NY 14225		_						
A					_			0.00
Account No. xx Mx xx4453  Discover Bank c/o Baker, Miller, Markoff, Krasny 29 N Wacker Drive, 5th Floor Chicago, IL 60606-3221		_						5,205.78
Account No. xxxxxxxx3030	t		Opened 8/26/04 Last Active 12/04/05		+			
Discover Financial Po Box 3025 New Albany, OH 43054		_	CreditCard					0.00
Account No. xxxx2873	$\dagger$	$\vdash$	Opened 2/01/06 Last Active 6/01/06		+	$\dashv$	$\dashv$	
Er Solutions Po Box 9004 Renton, WA 98057		_	Cingular					715.00
Sheet no. <b>3</b> of <b>7</b> sheets attached to Schedule of				Su	bto	tal	ı	6 720 70
Creditors Holding Unsecured Nonpriority Claims			(Tota	of thi	s p	age	e)	6,720.78

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Official Form 6F (10/06) - Cont.

In re	James M. R. Ewart	Case No	
-		Debtor	

	_	Luc	ahand Wife Island or Community	10	1	<u> </u>	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J		CONTINGENT	UNLIQUIDA	D-0PUTED	AMOUNT OF CLAIM
Account No. xxxxx0507			cingular wireless	Т	T E D		
ER Solutions Inc 800 SW 39th St. P.O. Box 9004 Renton, WA 98057		-					0.00
Account No. Fxxxxxxxxxxxx5884	┢		Opened 1/10/07 Last Active 2/01/07			H	
Federated Fin Corp Of 30955 Northwestern Hwy Farmington Hills, MI 48334		-	FactoringCompanyAccount Advanta 49				0.00
Account No. xxxx-xxxx-6203	┞		Advanta		H		0.00
Federated Financial Corp of America PO Box 2034 Farmington Hills, MI 48333-2034		-	Advanta (				0.00
Account No. xxxxxxxxxxxx421	lacksquare		Opened 4/28/05	+	t	H	
First Premier Bank Attn: Correspondence Dept. Po Box 5524 Sioux Falls, SD 57117		-	CreditCard				0.00
Account No. xxxx-xxxx-7265		H		+	t	$\vdash$	
Household Bank Gold Mastercard P. O. Box 17051 Baltimore, MD 21297-1051		-					700.00
Sheet no4 of _7 sheets attached to Schedule of	<u> </u>		1	Sub	tota	ıl	
Creditors Holding Unsecured Nonpriority Claims			(Total of				700.00

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In re	James M. R. Ewart	Case No	
-		Debtor	

CDEDITORIO NAME	С	Н	isband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C H H	DATE CLAIM WAS INCLIDED AND	ONTINGEN	NL I QU I DAT	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxxx1981			Opened 1/10/05 Last Active 12/02/05	٦	T E D		
Hsbc Nv Hsbc Card Services Attn: Bankruptcy Po Box 5213 Carol Stream, IL 60197		-	CreditCard				0.00
Account No. xxxx-xxxx-xxxx-9975			Opened 3/16/05 Last Active 11/21/05				
HSBC Nv/GM Card Hsbc Card Srvs Attn: Bankruptcy Po Box 5213 Carol Stream, IL 60197		-	CreditCard				
							2,500.00
Account No. xxxxxx0491  Hsbc/carsn Po Box 15521 Wilmington, DE 19805		-	Opened 9/05/03 Last Active 12/23/06 ChargeAccount				0.00
Account No. xxxxxxx8811	1	t		+		1	
MCI PO Box 371838 Pittsburgh, PA 15250-7838		-					0.00
Account No. xxxxxx1216	+	-	Opened 3/30/07 Last Active 8/01/07	+	$\perp$	<del> </del>	
Midland Credit Mgmt 8875 Aero Dr Ste 200 San Diego, CA 92123		-	FactoringCompanyAccount Household Bank				2,924.00
Sheet no. <b>5</b> of <b>7</b> sheets attached to Schedule	of		I	Sub	tota	al	F 40 4 22
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	5,424.00

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Official Form 6F (10/06) - Cont.

In re	James M. R. Ewart	Case No.	
		Debtor	

	I c	116	shood Wife laint or Community	- 12	<u> </u>		_	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	- C C C C C C C C C C C C C C C C C C C			DISPUTED	AMOUNT OF CLAIM
Account No. x1227			Opened 11/21/03 Last Active 12/29/03	أ		T E		
Nordstrom FSB Recovery Dept Po Box 6566 Englewood, CO 80155		-	ChargeAccount			D		0.00
Account No. xxxxxxxxxxxxx7074			Cach, LLC		$\dagger$	$\dashv$	_	
Pentagroup Financial, LLC 5959 Corporate Drive, Suite 1400 Houston, TX 77036		-	Household Bank					0.00
Account No. xxx6310			Gate.com	+	$\dagger$	+	1	
RMCB Collection Agency PO Box 1238 Elmsford, NY 10523-0938		-						26.85
Account No. xxxxxxxx0410	t		Opened 9/22/88	+	$\dagger$	$\dashv$		
Rnb-fields3 Attn: Marshall Fields/Macys 6356 Corley Rd Norcross, GA 30071		-	ChargeAccount					0.00
Account No. xxxxx6412			Opened 2/01/04 Last Active 3/10/04	+	+	$\dashv$	+	
Victoria's Secret Po Box 182685 Columbus, OH 43218		_	ChargeAccount					0.00
Sheet no. 6 of 7 sheets attached to Schedule of	-			Su				26.85
Creditors Holding Unsecured Nonpriority Claims			(Total	f this	s pa	age	;)	

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Official Form 6F (10/06) - Cont.

In re	James M. R. Ewart	Case No	
-		Debtor	

	С	Hus	sband, Wife, Joint, or Community	С	υ	D	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	O D E B T	H & J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COXFLXGEX	L	lı l	AMOUNT OF CLAIM
Account No. xxxxxx3859			Opened 4/21/04	٦	TED		
Washington Mutual / Providian Attn: Bankruptcy Dept Po Box 10467 Greenville, SC 29603			CreditCard				0.00
Account No. xxxxxxxxxxx3356			Opened 9/12/04 Last Active 10/10/04	+		Н	
Wfnnb/eddie Bauer 995 W 122nd Ave Westminster, CO 80234		•	ChargeAccount				
							0.00
Account No. xxxxxxxxxxxx3444  Wfnnb/j Crew Po Box 182273 Columbus, OH 43218		1	Opened 7/14/04 Last Active 8/29/04 ChargeAccount				
							0.00
Account No.							
Account No.				+			
Sheet no. <b>7</b> of <b>7</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			/T-4-1 - E	Sub			0.00
Creditors Holding Onsecured Nonphority Claims			(Total of (Report on Summary of S	7	Γota	al	79,783.63

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Form	B6G
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In re	James M. R. Ewart	Case No.	
-		,	
		Debtor	

## SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 07-17722 Doc 1 Filed 09/27/07 Entered 09/27/07 19:32:47 Desc Main Document Page 24 of 45

Form	B6F
(10/0.5)	5)

T	lamas M. D. Frusat	Casa Na	
In re	James M. R. Ewart	Case No.	
_		Debtor	

### SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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Official Form 6I (10/06)

In re	James M. R. Ewart		Case No.	
		Debtor(s)		

## SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child

Debtor's Marital Status:	DEPENDENTS OF	F DEBTOR AND SE			
Debtor's Wartan Status.	RELATIONSHIP(S):	AGE(S):			
Married	None.				
<b>Employment:</b>	DEBTOR	I	SPOUSE		
Occupation a	uthor				
Name of Employer S	elf	Elk Grove Vill	age		
How long employed					
Address of Employer					
INCOME: (Estimate of average of	or projected monthly income at time case filed)		DEBTOR		SPOUSE
	nd commissions (Prorate if not paid monthly)	\$	0.00	\$	3,594.50
2. Estimate monthly overtime		\$ _	0.00	\$ _	0.00
3. SUBTOTAL		\$	0.00	\$_	3,594.50
4. LESS PAYROLL DEDUCTIO	NS				
a. Payroll taxes and social se	curity	\$	0.00	\$	726.20
b. Insurance	•	\$	0.00	\$	257.57
c. Union dues		\$	0.00	\$	0.00
d. Other (Specify): <b>_pens</b> i	ion	\$	0.00	\$	161.76
defer	red compensation	\$	0.00	\$	108.33
5. SUBTOTAL OF PAYROLL D	EDUCTIONS	\$_	0.00	\$_	1,253.86
6. TOTAL NET MONTHLY TA	KE HOME PAY	\$_	0.00	\$_	2,340.64
	of business or profession or farm (Attach detailed s	statement) \$	0.00	\$	0.00
8. Income from real property		\$	0.00	\$	0.00
9. Interest and dividends		\$	0.00	\$ _	0.00
that of dependents listed above		or's use or \$ _	0.00	\$_	0.00
11. Social security or government (Specify):	assistance	\$	0.00	\$	0.00
(Specify).			0.00	<u> </u>	0.00
12. Pension or retirement income		<u>—</u>	0.00	\$ <del>_</del>	0.00
13. Other monthly income		Ψ_	0.00	Ψ_	0.00
(Specify):		\$	0.00	\$	0.00
(Specify).		<u> </u>	0.00	\$ -	0.00
14. SUBTOTAL OF LINES 7 TH	IPOUGH 13		0.00	<u> </u>	0.00
		<u> </u>	0.00	<del>-</del> _	2,340.64
	OME (Add amounts shown on lines 6 and 14)	\$_	0.00	\$_	2,340.04
16. COMBINED AVERAGE MC from line 15: if there is only one debt	ONTHLY INCOME: (Combine column totals or repeat total reported on line 15)		\$	2,340	.64

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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Official Form 6J (10/06)

In re	James M. R. Ewart		Case No.	
		Debtor(s)		

## SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case

filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.	e debioi s ia	anning at time case
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separa	te schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	200.00
a. Are real estate taxes included? Yes No _X_		
b. Is property insurance included? Yes No _X_		
2. Utilities: a. Electricity and heating fuel	\$	120.00
b. Water and sewer	\$	30.00
c. Telephone	\$	110.00
d. Other cable tv	\$	60.00
3. Home maintenance (repairs and upkeep)	\$	60.00
4. Food	\$	500.00
5. Clothing	\$	110.00
6. Laundry and dry cleaning	\$	43.00
7. Medical and dental expenses	\$	155.00
8. Transportation (not including car payments)	\$	250.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	50.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	120.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	158.00
b. Other second car payment	\$	303.00
c. Other	\$	0.00
d. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other grooming	\$	55.00
Other newspapers, magazines, postage	\$	15.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$	2,339.00
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year		
following the filing of this document:		
	_	
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	2,340.64
b. Average monthly expenses from Line 18 above	\$	2,339.00
c. Monthly net income (a. minus b.)	\$	1.64

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Official Form 6-Declaration. (10/06)

# **United States Bankruptcy Court Northern District of Illinois**

In re	James M. R. Ewart			Case No.	
		Debtor(s)	Chapter	7	
	DECLARATION	CONCERN	NING DEBTOR'S	SCHEDUL	ES
	DECLARATION UNDER	R PENALTY (	OF PERJURY BY IND	DIVIDUAL DI	EBTOR
	I declare under penalty of perjury				
Date	September 20, 2007	Signature	/s/ James M. R. Ewar James M. R. Ewart	t	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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Official Form 7 (04/07)

## United States Bankruptcy Court Northern District of Illinois

In re	James M. R. Ewart		Case No.	
		Debtor(s)	Chapter	7

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

## 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$0.00	2007 - ytd husband
\$0.00	2006 - husband
\$0.00	2005 - husband
\$29,357.10	2007 - wife - Elk Grove Village
\$35,833.00	2006 - wife -
\$35.146.00	2005 - wife

None

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR PAYMENTS AMOUNT PAID OWING

None b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days

immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND
RELATIONSHIP TO DEBTOR DATI

AMOUNT STILL

OWING

2

ELATIONSHIP TO DEBTOR DATE OF PAYMENT AMOUNT PAID

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT
AND CASE NUMBER
NATURE OF PROCEEDING
Discover Bank v. James
Michael Ewart

COURT OR AGENCY
AND LOCATION
DISPOSITION
Circuit Court of Cook County, judgment entered
Illinois
Chicago, IL

06 M1 194453

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE
BENEFIT PROPERTY WAS SEIZED
DATE OF SEIZURE
DESCRIPTION AND VALUE OF PROPERTY

### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION. FORECLOSURE SALE, DESCRIPTION AND VALUE OF TRANSFER OR RETURN **PROPERTY** 

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF CUSTODIAN

OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF

**PROPERTY** 

#### 7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Lorraine Greenberg & Associates LLC 20 E Jackson Blvd. Suite 800 Chicago, IL 60604

DATE OF PAYMENT. NAME OF PAYOR IF OTHER THAN DEBTOR various

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$299 for court costs; \$1,800 for attorneys fees

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#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

### 14. Property held for another person

None L

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

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#### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

**NAME** 

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

5

#### 18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOC. SEC. NO./ COMPLETE EIN OR OTHER TAXPAYER

ADDRESS NATURE OF BUSINESS ENDING DATES

sole proprietorship -

James Ewart 7796 1249 Dover Lane author

Elk Grove Village, IL 60007

Circle Press 7796 1249 Dover Lane

I.D. NO.

Elk Grove Village, IL 60007 publisher of pamphlet written by Debtor

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

#### NAME AND ADDRESS

#### DATES SERVICES RENDERED

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

6

**BEGINNING AND** 

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was

issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory,

and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY

7

DATE OF INVENTORY INVENTORY SUPERVISOR

(Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

DATE OF INVENTORY RECORDS

21 . Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE
NAME AND ADDRESS
TITLE
NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the

commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** 

immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23 . Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

commencement of this case.

NAME & ADDRESS
OF RECIPIENT,
DATE AND PURPOSE
OF WITHDRAWAL
OF PROPERTY
AMOUNT OF MONEY
OR DESCRIPTION AND
VALUE OF PROPERTY

24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated

group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

8

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date September 20, 2007

Signature /s/ James M. R. Ewart

James M. R. Ewart

Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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Form 8 (10/05)

## **United States Bankruptcy Court** Northern District of Illinois

In re James M. R. Ewart			Case No	).	
	Debto	or(s)	Chapter	7	
CHAPTER 7 IN	NDIVIDUAL DEBTOR'S	S STATEME	NT OF IN	TENTION	
I have filed a schedule of assets and l	iabilities which includes debts seco	ured by property o	of the estate.		
☐ I have filed a schedule of executory c	ontracts and unexpired leases which	ch includes person	al property sub	ject to an unexpir	ed lease.
I intend to do the following with resp	ect to property of the estate which	secures those deb	ts or is subject	to a lease:	
Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
2002 Ford Mustang (50,150 miles)	Meadows Credit Union				Х
Description of Leased Property -NONE-	Lessor's Name	Lease will be assumed pursuar to 11 U.S.C. § 362(h)(1)(A)	it		
Date September 20, 2007		ames M. R. Ew les M. R. Ewart tor	art		

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United States Bankruptcy Court
Northern District of Illinois

In re	James M. R. Ewart		Case No		
		Debtor(s)	Chapter	7	
	DISCLOSURE OF COMPEN	SATION OF ATTO	RNEY FOR I	DEBTOR(S)	
(	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rul- compensation paid to me within one year before the filin be rendered on behalf of the debtor(s) in contemplation o	ng of the petition in bankrupto	cy, or agreed to be	aid to me, for services rend	
	For legal services, I have agreed to accept		\$	1,800.00	
	Prior to the filing of this statement I have received		\$	1,800.00	
	Balance Due		\$	0.00	
2. ′	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3. ′	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4.	■ I have not agreed to share the above-disclosed compe	ensation with any other person	n unless they are me	mbers and associates of my	law firm.
	☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the name				irm. A
; ]	In return for the above-disclosed fee, I have agreed to ren  a. Analysis of the debtor's financial situation, and render  b. Preparation and filing of any petition, schedules, state  c. Representation of the debtor at the meeting of creditor  d. [Other provisions as needed]  preparing documents for filing bankrupte necessary, background check, possibly review of income to determine CMI and I advising client regarding reaffirmation ag liens in personal property	ring advice to the debtor in de- ement of affairs and plan which rs and confirmation hearing, a cy petition and schedules verification of assets, and DMI, reviewing document	etermining whether th may be required; and any adjourned h s; ordering tax tr d possibly verific s with client, att	o file a petition in bankrupt earings thereof; anscripts, credit reports ation of valuations of a ending meeting of credi	s when ssets, tors,
<b>5.</b> I	By agreement with the debtor(s), the above-disclosed fee representation in any adversary proceed preparing for and presenting motion for to avoid judicial lien unless contracted for	ing unless specifically co redemption unless contr	ontracted for and ad		
		CERTIFICATION			
	I certify that the foregoing is a complete statement of any pankruptcy proceeding.	agreement or arrangement fo	r payment to me for	representation of the debto	r(s) in
Dated	d: September 20, 2007	/s/ Lorraine M. G	Greenberg ARD	No.:	
		Lorraine M. Gree	enberg ARDC N	o.: 03129023	
		Lorraine Greenb 20 E. Jackson B		tes LLC	
		Suite 800			
		Chicago, IL 6060			
		312-408-0007 F Igreenberg@gre			

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

## 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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#### B 201 (04/09/06)

### **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

### **Certificate of Attorney**

/s/ Lorraine M. Greenberg ARDC

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Address: 20 E. Jackson Blvd. Suite 800 Chicago, IL 60604 312-408-0007	Signature of Attorney	Date
I (We), the debtor(s), affirm that I (we)	Certificate of Debtor have received and read this notice.	
James M. R. Ewart	X /s/ James M. R. Ewart	September 20, 2007
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any)	Date

Lorraine M. Greenberg ARDC No.: 03129023

September 20.

2007

## United States Bankruptcy Court Northern District of Illinois

		Northern District of Inmois		
In re	James M. R. Ewart		Case No.	
		Debtor(s)	Chapter 7	
	VI	ERIFICATION OF CREDITOR M	MATRIX	
		Number of	f Creditors:	45
	The above-named Debtor(s (our) knowledge.	) hereby verifies that the list of credi	tors is true and cor	rect to the best of my
Date:	September 20, 2007	/s/ James M. R. Ewart James M. R. Ewart		

Advanta Bank Corp P.O. Box 8088 Philadelphia, PA 19101-8088

Alliance One Receivables Mgmt PO Box 510477 Livonia, MI 48151-0477

Alliance One Receivables Mgmt, Inc PO Box 211128 Eagan, MN 55121-1128

Associated Recovery Systems A Div of ARS National Services Inc PO Box 469046 Escondido, CA 92025-9046

Bank of America Nc4-105-03-14 4161 Peidmont Pwy Greensboro, NC 27420

Bank of America PO Box 650260 Dallas, TX 75265

Bank of America P.O. Box 1758 Newark, NJ 07101-1758

Bur Col Reco 7575 Corporate Way Eden Prairie, MN 55344

Cach Llc 370 17th St Ste 5000 Denver, CO 80202

Calvary Portfolio Services 7 Skyline Dr 3rd Floor Hawthorne, NY 10532 Capital One Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091

Capital One Bank P.O. Box 790217 Saint Louis, MO 63179-0217

Capital One Bank P.O. Box 790216 Saint Louis, MO 63179

Capital One FSB PO Box 60067 City Of Industry, CA 91716

Cavalry Portfolio Services, LLC P.O. Box 1017 Hawthorne, NY 10532

Chase

Attn: Correspondence Dept/Bankruptcy Po Box 15919 Wilmington, DE 19850

Chase 800 Brooksedge Blvd Westerville, OH 43081

Chase PO Box 15298 Wilmington, DE 19850-5298

Cingular Wireless P.O. Box 6428 Carol Stream, IL 60197-6428

Creditors Interchange 80 Holtz Drive Buffalo, NY 14225

Discover P.O. Box 30943 Salt Lake City, UT 84130 Discover Bank c/o Baker, Miller, Markoff, Krasny 29 N Wacker Drive, 5th Floor Chicago, IL 60606-3221

Discover Financial Po Box 3025 New Albany, OH 43054

Er Solutions Po Box 9004 Renton, WA 98057

ER Solutions Inc 800 SW 39th St. P.O. Box 9004 Renton, WA 98057

Federated Fin Corp Of 30955 Northwestern Hwy Farmington Hills, MI 48334

Federated Financial Corp of America PO Box 2034 Farmington Hills, MI 48333-2034

First Premier Bank Attn: Correspondence Dept. Po Box 5524 Sioux Falls, SD 57117

Household Bank Credit Services P.O. Box 81622 Salinas, CA 93912-1622

Household Bank Gold Mastercard P. O. Box 17051 Baltimore, MD 21297-1051

Hsbc Nv Hsbc Card Services Attn: Bankruptcy Po Box 5213 Carol Stream, IL 60197 HSBC Nv/GM Card Hsbc Card Srvs Attn: Bankruptcy Po Box 5213 Carol Stream, IL 60197

Hsbc/carsn Po Box 15521 Wilmington, DE 19805

MCI PO Box 371838 Pittsburgh, PA 15250-7838

Meadows Credit Union 3350 Salt Creek Lane Suite 100 Arlington Heights, IL 60005

Meadows Credit Union 3350 W Salt Creek Ln Ste Arlington Heights, IL 60005

Midland Credit Mgmt 8875 Aero Dr Ste 200 San Diego, CA 92123

Nordstrom FSB Recovery Dept Po Box 6566 Englewood, CO 80155

Pentagroup Financial, LLC 5959 Corporate Drive, Suite 1400 Houston, TX 77036

RMCB Collection Agency PO Box 1238 Elmsford, NY 10523-0938

Rnb-fields3 Attn: Marshall Fields/Macys 6356 Corley Rd Norcross, GA 30071 Victoria's Secret Po Box 182685 Columbus, OH 43218

Washington Mutual / Providian Attn: Bankruptcy Dept Po Box 10467 Greenville, SC 29603

Wfnnb/eddie Bauer 995 W 122nd Ave Westminster, CO 80234

Wfnnb/j Crew Po Box 182273 Columbus, OH 43218